

Application No. 10/656,479
Amendment dated April 24, 2009

Docket No.: HISDO-P01-003

OK TO ENTER: /N.P./

05/07/2009 1-43 (Cancelled)

AMENDMENTS TO THE CLAIMS

44. (Previously Presented) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure; and

computer executable instructions stored in memory, for causing a processor to:
issue, by an insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically;

obtain, by the insurance company, monitoring data indicating a condition of the building based on data output electronically by the incorporated technology;

determine an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data, and

alter the premium of the insurance policy based on the determination made by the third processor.

45-46 (Cancelled)

47. (Currently Amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

~~a server associated with an insurance company for receiving monitoring data indicating a condition of the building structure, based on data output electronically by the incorporated technology; and~~